

Information to identify the case:

Debtor 1	<u>Christopher A. James</u>	Social Security number or ITIN	xxx-xx-5532
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lillith James</u>	Social Security number or ITIN	xxx-xx-1443
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-27925-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher A. James

Lillith James

1/27/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher A. James
Lillith James
Debtors

Case No. 15-27925-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 27, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher A. James, Lillith James, 222 Oliver Avenue, Trenton, NJ 08618-2823
cr	+ Specialized Servicing LLC, as servicing agent for, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
515753433	+ A-1 Collection Agency, 101 Grovers Mill Road, Suite 303, Lawrence Township, NJ 08648-4706
515753438	+ GMAT Legal Title , US Bank National Ass, c/o Parker McCay P.A., 9000 Midlantic Drive, Suite 300, P.O. Box 5054, Mount Laurel, NJ 08054-5054
515753440	+ Mercer Bucks Orthopaedics, PO Box 8095, Lancaster, PA 17604-8095
519632076	NWL Company, LLC, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
519632077	+ NWL Company, LLC, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609 NWL Company, LLC 75381-4609
515753442	+ Nighat Mirza MD, 1 Nami Lane Suite 9, Trenton, NJ 08619-1251
515753443	+ Qual Ast Rec, 7 Foster Ave, Gibbsboro, NJ 08026-1191
515753444	+ Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
515753446	+ Transnatl, 1162 St Georges Av, Avenel, NJ 07001-1263
515753447	+ Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 27 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 27 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ebnotifications@creditacceptance.com	Jan 27 2023 20:50:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Jan 27 2023 20:50:00	SPECIALIZED LOAN SERVICING LLC, PO Box 9013, Addison, TX 75001-9013
515753432	+ Email/Text: bk.notices@a1collectionagency.com	Jan 27 2023 20:51:00	A-1 Collection Agency, 715 Horizon Drive, Grand Junction, CO 81506-8726
515753434	+ EDI: CAPITALONE.COM	Jan 28 2023 01:44:00	Capital One, Attn: Bankruptcy, Po Box 71083, Charlotte, NC 28272-1083
515753435	+ Email/Text: ebnotifications@creditacceptance.com	Jan 27 2023 20:50:00	Credit Acceptance, Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000, Southfield, MI 48034-8331
515753436	+ EDI: IRS.COM	Jan 28 2023 01:44:00	Departement of the Treasury, Internal Revenue Service, PO Box 145566, Cincinnati, OH 45250-5566

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515753437	+ EDI: AMINFOFP.COM	Jan 28 2023 01:44:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
515753441	+ Email/Text: electronicbkydocs@nelnet.net	Jan 27 2023 20:51:00	Nelnet Lns, 3015 S Parker Rd, Aurora, CO 80014-2904
516179848	EDI: RECOVERYCORP.COM	Jan 28 2023 01:44:00	Orion, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
515932770	+ EDI: JEFFERSONCAP.COM	Jan 28 2023 01:44:00	Premier Bankcard, LLC, c/ o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-7999
519068551	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 27 2023 20:50:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519068552	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 27 2023 20:50:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
515753445	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 27 2023 20:50:00	Specialized Loan Servicing LLC(SLS), 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
515943172	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 27 2023 20:50:00	U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515753448	+ EDI: VERIZONCOMB.COM	Jan 28 2023 01:44:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515753439	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, 955 South Springfield Avenue, Springfield, NJ 07081
515990613	*	IRS, POB 7346, Philadelphia, PA 19101-7346
516048838	*	IRS, POB 7346, Philadelphia, PA 19101-7346
515893389	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
515778041	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519633525	*+	NWL Company, LLC, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609, NWL Company, LLC 75381-4609
519633524	*	NWL Company, LLC, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
517959020	*+	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
lm	##+	Specialized Loan Servicing, POB 620188, Atlanta, GA 30362-2188

TOTAL: 0 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Christopher A. James njpalaw@gmail.com r56958@notify.bestcase.com
Candyce Ilene Smith-Sklar	on behalf of Joint Debtor Lillith James njpalaw@gmail.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Specialized Servicing LLC as servicing agent for GMAT Legal Title Trust 2013-1, U.S. Bank National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor GMAT Legal Title Trust 2013-1 U.S. Bank National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure	on behalf of Creditor Specialized Servicing LLC as servicing agent for GMAT Legal Title Trust 2013-1, U.S. Bank National Association, as Legal Title Trustee farcure@hillwallack.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC farcure@hillwallack.com NJ_ECF_Notices@McCalla.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Jonathan C. Schwalb	on behalf of Creditor Fay Servicing LLC as servicer for NWL Company, LLC bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor NWL Company LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

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